

Information to identify the case:

Debtor 1	Bonni L. Smiley	Social Security number or ITIN	xxx-xx-3873
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24331-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonni L. Smiley
fka Bonni L. Mackin, fka Bonni L. Timms

3/15/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bonni L. Smiley
Debtor

Case No. 16-24331-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 15, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Bonni L. Smiley, 200 White Hampton Lane, Apt # CG208, Pittsburgh, PA 15236-1575
cr	+ Borough of Mt. Oliver and City of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14381783	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14362023	+ Borough of Mt. Oliver and City of Pittsburgh SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15189972	+ City & School District of Pittsburgh, c/o Jordan Tax Services, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14325082	+ Damian Herrera, 245 Kirk Avenue, Pittsburgh, PA 15227-2211
14325085	+ JP Morgan Chase Bank, 8100 Nations Way, Jacksonville, FL 32256-4405
14325089	+ THD/CBNA, PO Box 15298, Wilmington, DE 19850-5298

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Mar 15 2022 23:48:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14325074	EDI: RMSC.COM	Mar 16 2022 03:48:00	Amazon/Synchrony Bank, PO Box 965015, Orlando, FL 32896-0013
14325075	+ Email/Text: bk@avant.com	Mar 15 2022 23:49:00	Avant Inc., 640 LaSalle Street, Suite 535, Chicago, IL 60654-3731
14325076	+ EDI: BANKAMER.COM	Mar 16 2022 03:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14325077	+ EDI: TSYS2	Mar 16 2022 03:48:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14325080	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 15 2022 23:48:00	Citizen's Bank, 1 Citizen's Drive, Riverside, RI 02915-3000

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User: auto

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14362059	+ Email/Text: ebnjts@grblaw.com	Mar 15 2022 23:48:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14325081	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 15 2022 23:49:00	Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14325088	+ EDI: CITICORP.COM	Mar 16 2022 03:48:00	Macy's, PO Box 8218, Mason, OH 45040
14371625	EDI: Q3G.COM	Mar 16 2022 03:48:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14327662	EDI: DISCOVER.COM	Mar 16 2022 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14325083	+ EDI: DISCOVER.COM	Mar 16 2022 03:48:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
14385574	+ Email/Text: kburkley@bernsteinlaw.com	Mar 15 2022 23:49:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14325084	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 15 2022 23:48:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14379894	EDI: JEFFERSONCAP.COM	Mar 16 2022 03:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14325078	EDI: JPMORGANCHASE	Mar 16 2022 03:48:00	Chase Card, PO Box 15298, Wilmington, DE 19850
14373886	EDI: JPMORGANCHASE	Mar 16 2022 03:48:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14381784	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2022 23:52:27	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14384842	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2022 23:52:21	LVNV Funding, LLC its successors and assigns as, assignee of Banco Popular North America, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14382065	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2022 23:52:21	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745436	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2022 23:52:28	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14325086	+ Email/Text: bk@lendingclub.com	Mar 15 2022 23:49:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14381878	EDI: PRA.COM	Mar 16 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
14325079	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.O. Box 15298, Wilmington, DE 19850
14325087	*+	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985

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TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Bonni L. Smiley chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Mt. Oliver and City of Pittsburgh jhunt@grblaw.com
Kristen D. Little	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com, cistewart@logs.com
Matthew John McClelland	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8